

ask



SHIP

Q: I have Medicare, and I have limited income. I'm having trouble paying my co-pays and prescriptions. Is there any help out there for me?

A. There are programs available for those who qualify that help pay for your Medicare costs. The first thing to consider is your income. For some programs, your assets (your other resources and savings) may also apply.

Extra Help (Low Income Subsidy) is a program designed to help pay for your Part D prescription drug plan.

You may qualify for Extra Help if your yearly income and resources are below the following limits in 2014:

- Single person—Income less than \$1,479/month and resources less than \$13,440
- Married person living with a spouse and no other dependents—Income less than \$1,986 and resources less than \$26,860.

The Medicare Savings Program (MSP) helps pay

for your Medicare Part B premium, co-pays and deductibles.

Check the chart to see if you meet the income and assets eligibility requirements.

HoosierRx is Indiana's Prescription Drug Program for low-income seniors. It is designed to help pay for your Medicare Part D prescription drug plan premium.

To qualify, you must be 65 years old or older and must reside in Indiana. You must have applied for Extra Help and received either a 'Notice of Award' or 'Notice of Denial.'

The 'Notice of Award' must state that you are receiving partial extra help from Medicare to pay for your Part D premium.

The 'Notice of Denial' must state that you were denied extra help due to resources being too high.

Your income must not exceed the \$17,745 a year or less if you are single, or \$23,835 a year or less if married and living together.

If you think you may qualify for one or more of these programs, SHIP can help you apply.

If you have questions about Extra Help, the Medicare Savings Program, HoosierRx, or anything else related to Medicare, contact SHIP for help. Call 1-800-452-4800, 866-846-0139 TDD, or visit www.medicare.in.gov. You can also find us on Facebook and Twitter.

Medicare Savings Program (MSP)

		INCOME	ASSETS
Qualified Medicare Beneficiary pays Part B Premium, co-pays and deductibles for Parts A and B	SINGLE	\$1,480	\$7,160
	COUPLES	\$1,987	\$10,750
Specified Low Income Beneficiary/ Qualified Individual Pays the Part B Premium	SINGLE	\$1,820	\$7,160
	COUPLES	\$2,445	\$10,750

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance.